

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Medical Malpractice

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$85,716	51.53%	\$86,507	\$42,459	49.08%
2	Doctors Co An Interins Exchn	34495	CA	\$22,664	13.63%	\$21,770	\$18,491	84.94%
3	Medical Protective Co	11843	IN	\$14,288	8.59%	\$11,511	\$4,314	37.48%
4	Western Professional Ins Co	10942	WA	\$10,954	6.59%	\$12,656	\$20,749	163.95%
5	Washington Cas Co	42510	WA	\$7,877	4.74%	\$10,652	\$263	2.47%
6	American Excess Ins Exchange RRG	10903	VT	\$5,704	3.43%	\$6,075	\$7,696	126.68%
7	Northwest Dentists Ins Co	32417	WA	\$2,364	1.42%	\$2,364	\$1,469	62.15%
8	American Cas Co Of Reading PA	20427	PA	\$1,855	1.11%	\$1,666	\$336	20.17%
9	Chicago Ins Co	22810	IL	\$1,766	1.06%	\$1,607	\$40	2.46%
10	Gulf Ins Co	22217	CT	\$1,700	1.02%	\$1,615	\$4,046	250.56%
11	American Ins Co	21857	NE	\$1,300	0.78%	\$918	\$790	86.04%
12	Preferred Professional Ins Co	36234	NE	\$1,246	0.75%	\$1,094	\$1,639	149.81%
13	Farmers Ins Co Of WA	21644	WA	\$1,092	0.66%	\$5,905	\$7,719	130.72%
14	NCMIC Ins Co	15865	IA	\$1,031	0.62%	\$975	\$1,051	107.80%
15	Medamerica Mut Rrg Inc	26257	HI	\$966	0.58%	\$930	\$1,214	130.52%
16	National Union Fire Ins Co Of Pitts	19445	PA	\$774	0.47%	\$379	\$182	47.96%
17	Ophthalmic Mut Ins Co RRG	44105	VT	\$574	0.34%	\$521	\$173	33.30%
18	TIG Ins Co	25534	CA	\$483	0.29%	\$1,025	\$4,046	394.80%
19	Orms Natl Ins Co Rrg	44121	IL	\$456	0.27%	\$399	\$32	8.02%
20	Lumbermens Mut Cas Co	22977	IL	\$418	0.25%	\$421	\$151	35.75%
21	Preferred Physicians Medical RRG	44083	MO	\$287	0.17%	\$292	\$7	2.25%
22	National Surety Corp	21881	IL	\$219	0.13%	\$375	\$1,503	401.23%
23	Fortress Ins Co	10801	IL	\$216	0.13%	\$83	\$3	4.05%
24	Firemans Fund Ins Co	21873	CA	\$204	0.12%	\$397	\$438	110.43%
25	Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$202	0.12%	\$194	(\$20)	(10.20)%
26	Northwest Physicians Mut Ins Co	43583	OR	\$198	0.12%	\$189	\$70	37.27%
27	Granite State Ins Co	23809	PA	\$146	0.09%	\$145	\$32	22.32%
28	Community Blood Cntr Exch RRG	13893	IN	\$121	0.07%	\$112	\$9	8.05%
29	American Home Assur Co	19380	NY	\$115	0.07%	\$64	(\$5)	(7.08)%
30	Church Mut Ins Co	18767	WI	\$113	0.07%	\$95	\$94	98.99%
31	St Paul Fire & Marine Ins Co	24767	MN	\$111	0.07%	\$244	\$520	212.86%
32	American Assoc Of Othodontists RRG	10232	VT	\$109	0.07%	\$107	\$12	11.52%
33	Medical Ins Exch Of CA	32433	CA	\$74	0.04%	\$99	(\$60)	(60.75)%
34	Executive Risk Ind Inc	35181	DE	\$69	0.04%	\$103	(\$41)	(40.19)%
35	Associated Ind Corp	21865	CA	\$67	0.04%	\$16	\$14	86.57%
36	American Alt Ins Corp	19720	DE	\$58	0.03%	\$49	\$19	37.60%
37	General Ins Co Of Amer	24732	WA	\$39	0.02%	\$35	(\$23)	(65.60)%
38	Pharmacists Mut Ins Co	13714	IA	\$35	0.02%	\$25	\$7	27.46%
39	American Automobile Ins Co	21849	MO	\$30	0.02%	\$1	\$1	85.53%
40	Princeton Ins Co	42226	NJ	\$16	0.01%	\$19	\$36	188.57%
All 36 Other Companies				\$682	0.41%	\$657	(\$2,221)	(337.99)%
Totals (Loss Ratio is average)				\$166,338	100.00%	\$172,292	\$117,254	68.06%

(1)Excluding all Loss Adjustment Expenses (LAE)